

In re:
Andre K. Goff
Laura R. Goff
Debtors

Case No. 14-19613-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db/jdb +Andre K. Goff, Laura R. Goff, 521 N. Charlotte Street, Pottstown, PA 19464-4602
13498878 +Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC,
3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
13498261 #+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
13530508 +POTTSTOWN CLINIC COMPANY LLC C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: bncnotice@ph13trustee.com Feb 08 2020 03:06:25 WILLIAM C. MILLER,
Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg E-mail/Text: megan.harper@phila.gov Feb 08 2020 03:06:07 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 08 2020 03:05:20
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 08 2020 03:05:48 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13462043 EDI: AIS.COM Feb 08 2020 07:48:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13493088 +E-mail/Text: bncmail@w-legal.com Feb 08 2020 03:05:38 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13523110 +EDI: WFNNB.COM Feb 08 2020 07:53:00 COMENITY CAPITAL BANK/PAYPAL CREDIT,
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13495504 +E-mail/Text: bankruptcy@consumerportfolio.com Feb 08 2020 03:05:40
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
13468713 +E-mail/Text: bankruptcy@cavps.com Feb 08 2020 03:05:45 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13436022 +EDI: CRFRSTNA.COM Feb 08 2020 07:48:00 Credit First/CFNA, Bk13 Credit Operations,
Po Box 818011, Cleveland, OH 44181-8011
13456041 E-mail/Text: camanagement@mtb.com Feb 08 2020 03:04:51 M&T BANK, P.O. BOX 1288,
Buffalo, NY 14240
13488105 EDI: BL-BECKET.COM Feb 08 2020 07:53:00 NCEP, LLC, assignee of UNITED DEBT, HOLDINGS, LLC,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13899483 EDI: PRA.COM Feb 08 2020 07:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
13473460 EDI: Q3G.COM Feb 08 2020 07:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
14215692 +E-mail/Text: bncmail@w-legal.com Feb 08 2020 03:05:38 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13448091 EDI: WFFC.COM Feb 08 2020 07:48:00 Wells Fargo Bank N.A., PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Lakeview Loan Servicing, LLC agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
BRIAN CRAIG NICHOLAS on behalf of Creditor Lakeview Loan Servicing, LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSEPH L QUINN on behalf of Joint Debtor Laura R. Goff CourtNotices@rqplaw.com
JOSEPH L QUINN on behalf of Debtor Andre K. Goff CourtNotices@rqplaw.com
REBECCA ANN SOLARZ on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1 Andre K. Goff
First Name Middle Name Last Name
Debtor 2 Laura R. Goff
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **14-19613-mdc**

Social Security number or ITIN **xxx-xx-0546**
EIN **-----**
Social Security number or ITIN **xxx-xx-8106**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andre K. Goff

Laura R. Goff

2/6/20

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.